

HBL			
ADDENDUM - SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM APRIL 1, 2018 TO JUNE 30, 2018			
	<i>Description</i>	<i>Charges</i>	
	HBL ALTERNATE DELIVERY CHANNELS (ADC)		
5	HBL Branchless Banking / HBL Express		
	a Utility Bill Payment	Nil	
	b Money Transfer		
	i		
	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.120.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.180.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.250.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.320.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.350.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.400.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.450.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.585.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.650.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.750.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.800.00 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.950.00 per transaction	
	ii Money Transfer Receiving	NIL	
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC Note-2: Inclusive of Taxes.		
	c Initial Deposit - HBL Express Mobile Account	NIL	
	d Cash Deposit - HBL Express Mobile Account	NIL	
	e Utility Bill Payment - HBL Express Mobile Account	NIL	
	f Money Transfer - HBL Express Mobile Account to HBL Express Mobile Account		
	i) Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL
	ii) Money Transfer Receiving		NIL
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts		
	g Money Transfer - HBL Express Mobile Account to CNIC		
	i) Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.90.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.135.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.190.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.240.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.265.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.300.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.340.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.440.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.490.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.565.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.600.00 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.715.00 per transaction	
	ii) Money Transfer Receiving	Nil	
	h Money Transfer - CNIC to HBL Express Mobile Account		
	i) Money Transfer sending	Transfer Amount Rs. 1 - 1,000	NIL
		Transfer Amount Rs. 1,001 - 2,500	NIL
		Transfer Amount Rs. 2,501 - 4,000	NIL
		Transfer Amount Rs. 4,001 - 6,000	NIL
		Transfer Amount Rs. 6,001 - 8,000	NIL
		Transfer Amount Rs. 8,001 - 10,000	NIL
		Transfer Amount Rs. 10,001 - 13,000	NIL
		Transfer Amount Rs. 13,001 - 15,000	NIL
		Transfer Amount Rs. 15,001 - 20,000	NIL
		Transfer Amount Rs. 20,001 - 25,000	NIL
		Transfer Amount Rs. 25,001 - 30,000	NIL
		Transfer Amount Rs. 30,001 - 40,000	NIL
	Transfer Amount Rs. 40,001 - 50,000	NIL	
	ii) Money Transfer Receiving	Nil	
	i Money Bank Accounts (IBFT)		
	i) Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.100.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.145.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.195.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.255.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.290.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.360.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.415.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.470.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.525.00 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.540.00 per transaction	

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Description		Charges
j	Money Transfer - HBL Express Mobile Account to HBL Core Banking Account	
i	Fund Transfer	Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.55.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.85.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.125.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.165.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.220.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.245.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.310.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.355.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.405.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.450.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.460.00 per transaction
k	Money Transfer - HBL Express Mobile Account to Other Bank Accounts (IBFT)	
i	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.230.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.260.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.325.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.375.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.425.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.475.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.485.00 per transaction
l	Cash Withdrawal - HBL Express Mobile Account	
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.230.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.265.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.325.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.375.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.425.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.475.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.490.00 per transaction
m	Cash Withdrawal - HBL Core Banking Account	
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
n	Cash Deposit - HBL Core Banking Account	
i	Deposit Amount	Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.55.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.75.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.90.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.105.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.120.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.135.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.170.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.195.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.225.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.250.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.280.00 per transaction
o	Balance Inquiry - HBL Express Mobile Account	NIL
p	Transfer Out - HBL Express Mobile Account to HBL Core Banking Account(Linked)	NIL
q	Transfer in - HBL Express Mobile Account to HBL Core Banking Account(Linked)	NIL
r	View Mini Statement - HBL Express Mobile Account	NIL
s	Air Time Top Up - HBL Express Agent & Mobile Account	NIL
t	Mobile Account Opening	NIL
u	Average Minimum Balance required	NIL
v	Minimum Balance charges	NIL
w	Balance Inquiry through SMS	NIL
x	Upgrade of MW Account	NIL
y	Corporate Clients	Pricing is decided as per mutual agreement between parties involved